



Phone 0800-334-338

Loan Application Checklist

For when you are building a property.

- Focus Financial Home loan application form. Please complete pages 1,3 and 4.
- Declaration form. Please read and sign.
- Terms of Engagement. Please read and sign page 5.
- Disclosure Statement. Please read and retain for your records.
- Three months bank statements* on your day to day account (where income is credited to).
- Six months bank statements* on your savings account.
- Confirmation of deposit (if funds not sitting in your savings account).
- Photocopy of driver's license (both sides) or passport.
- Payslips to confirm income. Last three are enough or copy of employment contract.
- Copy of Sale and Purchase Agreement – for the section.
- Copy of Building Contract.
- Copy of plans and specifications.
- Confirmation of builder's risk insurance.
- Copy of Registered Valuation. Needs to show "as is" value + value on completion.
- Copy of trust deed (only if the purchase is to be in a family trust name)

IF YOU ARE SELF-EMPLOYED - all the above plus:

- Last two years financial accounts. Or most recent if in business for less than two years.
- Three months bank statements on your business account.

* Internet banking printouts are fine, however please ensure these show running balances and are not in spreadsheet format.